

# Georgia Secure Deposit Program Review

9/30/2020

As of: 8/31/2020

2,861 Total Depositors Reported.

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period	Pro Rata - Total Deposits - Current Reporting Period	Pro Rata - Net Deposits for setting 20% concentration level
AB&T	\$7,776,633	\$1,315,173	\$6,461,461	50%	\$3,230,730	\$3,800,000	\$569,270	0.05%	0.06%	0.05%
American Commerce Bank	\$5,314,015	\$1,835,033	\$3,478,982	50%	\$1,739,491	\$2,500,000	\$760,509	0.03%	0.04%	0.03%
American Pride Bank	\$199,519	\$199,519	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,135,797,421	\$63,042,316	\$1,072,755,105	75%	\$804,566,329	\$839,869,060	\$35,302,732	8.03%	8.13%	7.83%
Bank of America, National Association	\$893,196,701	\$15,996,736	\$877,199,964	75%	\$657,899,973	\$753,322,338	\$95,422,365	6.57%	6.40%	6.40%
BankSouth	\$32,836,893	\$3,735,316	\$29,101,577	25%	\$7,275,394	\$12,500,000	\$5,224,606	0.22%	0.24%	0.21%
Cadence Bank	\$259,242,165	\$17,593,949	\$241,648,216	110%	\$265,813,038	\$284,603,829	\$18,790,791	1.81%	1.86%	1.76%
Citibank, N.A.	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$145,541,322	\$24,333,058	\$121,208,264	75%	\$90,906,198	\$104,954,426	\$14,048,227	0.91%	1.04%	0.88%
Douglas National Bank	\$5,877,956	\$1,250,000	\$4,627,956	25%	\$1,156,989	\$2,473,043	\$1,316,054	0.03%	0.04%	0.03%
Fifth Third Bank	\$1,831,401	\$750,000	\$1,081,401	75%	\$811,051	\$1,194,176	\$383,125	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$7,734,707	\$1,978,685	\$5,756,021	75%	\$4,317,016	\$5,756,807	\$1,439,791	0.04%	0.06%	0.04%
First Peoples Bank	\$54,581,345	\$3,626,121	\$50,955,224	50%	\$40,552,836	\$44,305,141	\$3,752,305	0.38%	0.39%	0.37%
First State Bank	\$16,783,368	\$3,985,515	\$12,797,853	50%	\$6,398,927	\$7,606,699	\$1,207,772	0.10%	0.12%	0.09%
FirstBank	\$66,177,186	\$2,645,289	\$63,531,897	75%	\$47,648,923	\$50,263,667	\$2,614,744	0.48%	0.47%	0.46%

**Note:** Net deposits used for calculating 20% of pool for additional required collateral: **\$13,702,657,147.07**

**Note:** Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

\*Bank was in compliance for required collateral amount within three business days of month end.

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JPMorgan Chase Bank, National Association	\$840,919,983	\$6,417,976	\$834,502,007	75%	\$625,876,505	\$600,000,000	(\$25,876,505)*	6.25%	6.02%	6.09%
Morris Bank	\$123,176,906	\$9,419,899	\$113,757,007	50%	\$56,878,504	\$61,163,445	\$4,284,942	0.85%	0.88%	0.83%
Newton Federal Bank	\$15,437,356	\$1,361,698	\$14,075,659	110%	\$15,483,225	\$16,000,000	\$516,775	0.11%	0.11%	0.10%
Pinnacle Bank	\$116,977,343	\$11,340,135	\$105,637,208	50%	\$52,818,604	\$60,000,000	\$7,181,396	0.79%	0.84%	0.77%
PNC Bank, National Association	\$68,848,662	\$8,394,236	\$60,454,426	75%	\$45,340,820	\$60,572,672	\$15,231,853	0.45%	0.49%	0.44%
Quantum National Bank	\$113,280,177	\$2,959,516	\$110,320,661	25%	\$27,580,165	\$31,000,000	\$3,419,835	0.83%	0.81%	0.81%
Regions Bank	\$358,931,960	\$24,451,696	\$334,480,264	75%	\$250,860,198	\$271,756,843	\$20,896,645	2.50%	2.57%	2.44%
Renasant Bank	\$227,482,647	\$17,605,645	\$209,877,002	75%	\$157,407,752	\$158,045,070	\$637,319	1.57%	1.63%	1.53%
ServisFirst Bank	\$58,023,259	\$2,269,111	\$55,754,149	50%	\$27,877,074	\$31,531,744	\$3,654,670	0.42%	0.42%	0.41%
South State Bank NA (formerly CenterState Bank)	\$242,693,151	\$19,559,958	\$223,133,194	75%	\$167,349,895	\$239,501,864	\$72,151,969	1.67%	1.74%	1.63%
SouthCrest Bank, NA	\$84,570,097	\$8,397,860	\$76,172,237	75%	\$57,129,177	\$61,409,512	\$4,280,334	0.57%	0.61%	0.56%
Synovus Bank	\$1,909,220,055	\$83,390,663	\$1,825,829,392	75%	\$1,369,372,044	\$1,368,594,798	(\$777,246)*	13.67%	13.67%	13.32%
The Citizens Bank of Swainsboro	\$22,234,112	\$2,822,392	\$19,411,721	50%	\$9,705,861	\$11,350,043	\$1,644,183	0.15%	0.16%	0.14%
The Commercial Bank	\$40,420,403	\$2,248,989	\$38,171,414	50%	\$19,085,707	\$19,424,224	\$338,517	0.29%	0.29%	0.28%
The First, A National Banking Association (formerly SWGA)	\$77,876,680	\$8,012,417	\$69,864,263	75%	\$52,398,198	\$79,518,752	\$27,120,555	0.52%	0.56%	0.51%
The Piedmont Bank	\$80,772,570	\$2,750,000	\$78,022,570	50%	\$39,011,285	\$42,713,028	\$3,701,743	0.58%	0.58%	0.57%
Truist Bank	\$3,572,401,165	\$113,078,544	\$3,459,322,621	75%	\$2,774,189,763	\$2,686,576,185	(\$87,613,578)*	25.90%	25.59%	25.25%
U.S. Bank, National Association	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%

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United Community Bank	\$1,057,154,014	\$52,432,559	\$1,004,721,455	50%	\$502,360,728	\$488,139,212	(\$14,221,516)*	7.52%	7.57%	7.33%
Vinings Bank	\$44,769,172	\$3,000,000	\$41,769,172	75%	\$31,326,879	\$37,330,323	\$6,003,444	0.31%	0.32%	0.30%
Wells Fargo Bank, National Association	\$2,274,306,956	\$86,104,449	\$2,188,202,507	75%	\$1,641,151,880	\$1,906,125,229	\$264,973,349	16.39%	16.29%	15.97%
	\$13,962,387,303	\$608,304,454	\$13,354,082,849		\$9,855,521,157	\$10,343,902,130	\$488,380,973			

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